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UTILITY PATENT APPLICATION TRANSMITTAL (Large Entity)

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Docket No. 6847-127 / 10100727

Total Pages in this Submission

TO THE ASSISTANT COMMISSIONER FOR PATENTS

Box Patent Application Washington, D.C. 20231

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Trans				filing under 35	U.S	.C. 111(a) and 3	7 C.F.R. 1.53	(b) is a new utility patent a	pplication for an		
				CULATOR / F	LEX	IBLE SPENDIN	G ACCOUNT	CALCULATOR	4175 4175		
and ir	vente	ed by:							, and a second		
Michael Schoenbaum, Mark Spranca, Jayanta Bhattacharya, Neeraj Sood											
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Encl	osed a	are:									
SA I						Application	n Elements				
[일 고 1. 그	Application Elements 1. ☑ Filing fee as calculated and transmitted as described below										
2.	×	Spe	cification	having		60	_ pages and ir	ncluding the following:			
a. 🗵 Descriptive Title of the Invention											
b. 🗵 Cross References to Related Applications (if applicable)											
	C.		Stateme	Statement Regarding Federally-sponsored Research/Development (if applicable)							
	d. Reference to Microfiche Appendix (if applicable)										
	e.	e. 🗵 Background of the Invention									
	f. 🗵 Brief Summary of the Invention										

Claim(s) as Classified Below

Detailed Description

g. 🛛

h. 🛛

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Brief Description of the Drawings (if drawings filed)

UTILITY PATENT APPLICATION TRANSMITTAL (Large Entity)

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Docket No. 6847-127 / 10100727

Total Pages in this Submission

Application Elements (Continued) ☑ Drawing(s) (when necessary as prescribed by 35 USC 113) a. 🔲 **Formal** Number of Sheets b. ⊠ Informal Number of Sheets 24 ☑ Oath or Declaration Newly executed (original or copy) Unexecuted a. 🛛 Copy from a prior application (37 CFR 1.63(d)) (for continuation/divisional application only) b. 🗆 c. 🛛 With Power of Attorney ☐ Without Power of Attorney d. DELETION OF INVENTOR(S) Signed statement attached deleting inventor(s) named in the prior application, see 37 C.F.R. 1.63(d)(2) and 1.33(b). CHET EL ☐ Incorporation By Reference (usable if Box 4b is checked) The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein. ☐ Computer Program in Microfiche (Appendix) J ☐ Nucleotide and/or Amino Acid Sequence Submission (if applicable, all must be included) a. Paper Copy b. Computer Readable Copy (identical to computer copy) c. Statement Verifying Identical Paper and Computer Readable Copy **Accompanying Application Parts** □ Assignment Papers (cover sheet & document(s)) ☐ 37 CFR 3.73(B) Statement (when there is an assignee) ☐ English Translation Document (if applicable) ☐ Information Disclosure Statement/PTO-1449 Copies of IDS Citations 12. Preliminary Amendment Acknowledgment postcard 14. Certificate of Mailing

Express Mail (Specify Label No.): EL341559883US

☐ First Class ☒

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Docket No. 6847-127 / 10100727

Total Pages in this Submission

		Accompanying Application Parts (Continued)							
15.		Certified Copy of Priority Document(s) (if foreign priority is claimed)							
16.		Additional Enclosures (please identify below):							
		Request That Application Not Be Published Pursuant To 35 U.S.C. 122(b)(2)							
17.		Pursuant to 35 U.S.C. 122(b)(2), Applicant hereby requests that this patent application not be published pursuant to 35 U.S.C. 122(b)(1). Applicant hereby certifies that the invention disclosed in this application has not and will not be the subject of an application filed in another country, or under a multilateral international agreement, that requires publication of applications 18 months after filing of the application.							
		Warning							
	An applicant who makes a request not to publish, but who subsequently files in a foreign country or under a multilateral international agreement specified in 35 U.S.C. 122(b)(2)(B)(must notify the Director of such filing not later than 45 days after the date of the filing such foreign or international application. A failure of the applicant to provide such notify within the prescribed period shall result in the application being regarded as abandone unless it is shown to the satisfaction of the Director that the delay in submitting the notion was unintentional.								

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Docket No. 6847-127 / 10100727

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Fee Calculation and Transmittal

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For	#Filed	#Allowed	#Extra		Rate	Fee
Lotal Claims	25	- 20 =	5	x	\$18.00	\$90.00
ndep. Claims	9	- 3 =	6	x	\$80.00	\$480.00
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OTHER FEE (specify					BASIC FEE	\$710.00
	purpose)					\$0.00
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☐ Charge the	y additional filing e issue fee set in o 37 C.F.R. 1.31	37 C.F.R. 1.18	at the mailing M Reg	of the formal of	Notice of Allowance, Signature	
oc:			865 Los	S. Figue	eroa Street, 29th Floor s, CA 90017	

CERTIFICATE OF Applicant(s): Michael So		Docket No. 6847-127 / 10100727						
Serial No.	Filing Date	Examiner		Group Art Unit				
Invention: HEALTH COST CALCULATOR / FLEXIBLE SPENDING ACCOUNT CALCULATOR								
I hereby certify that this Utility Patent Application (Identify type of correspondence) is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under								
37 CFR 1.10 in an env April 24 (Date		nt Commissioner for Patents	, Wash	ington, D.C. 20231 on				
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